



# CHATHAM-KENT CHAMBER *of* COMMERCE

**FOR IMMEDIATE RELEASE**

**A Canadian First: Chamber & Community Futures CK Launch Financing Program to Power Local Business Growth - Real Funding. Fewer Hoops. More Growth.**

**Chatham-Kent, ON — April 2, 2026** — Chatham-Kent is leading the way with a first-of-its-kind partnership that directly connects Chamber membership to access to capital—unlocking new opportunities for local business growth.

The Chatham-Kent Chamber of Commerce and Community Futures CK have launched the **Rural Community Growth & Investment Loan Program**, providing Chamber members with access to flexible financing from \$5,000 to \$20,000 to support expansion, inventory, equipment, and start-up needs.

This innovative partnership brings together two powerful forces: the Chamber’s role as a connector, advocate, and champion for business, and Community Futures CK’s expertise in flexible, community-based lending and advisory support. The result is a locally driven solution that helps businesses move from idea to action.

***“As a community focussed organization with rural economic support as our focus, this strategic partnership with the Chatham-Kent Chamber of Commerce illustrates our commitment to bring new investment to the business community to help create resiliency and a growth mindset within Chatham-Kent.” said David Argenti, Executive Director, Community Futures CK.***

***“Being a member of the Chamber is an investment in your business’s potential,” said Rory Ring, President & CEO. “This partnership turns that investment into real opportunity—connecting members not just to networks, but to capital, support, and growth when it matters most.”***

The program features a highly competitive interest rate at bank prime plus 2 percent, designed to reflect today’s economic realities—where cash flow is critical and access to manageable financing can determine whether a business can act on opportunity.

More importantly, the rate reflects confidence in the strength of Chamber businesses. Companies that are connected, supported, and engaged through the Chamber ecosystem are better positioned to succeed—helping reduce risk and enabling more accessible, practical financing.

***“This partnership is about unlocking opportunity,” said Sarah Molnar, Chair of the Chamber Board. “It demonstrates that membership delivers real, measurable value—once again proving that membership pays.”***

Community Futures CK emphasized the importance of local investment in building business resilience and supporting sustainable growth across rural communities.

By aligning access to capital with a strong local business network, the program addresses one of the most persistent barriers facing small business: timely financing. It supports both established businesses ready to grow and new entrepreneurs preparing to launch—reinforcing a model of economic growth from within.

The impact is local and lasting. As businesses grow, they create jobs, strengthen main streets, and reinvest in the community—bringing new energy to the **Love Local, Shop Local** movement.

Businesses must be an active or new member of the Chatham-Kent Chamber of Commerce and apply through Community Futures CK.

### **Community Futures CK: Opportunity is here. And it’s local.**

*Established in 1985, the Community Futures Program (CFP) plays an important role in promoting business development within rural and remote communities across Canada. Our goal is to support economic growth by providing free business counselling, offering loans for start-ups and small business expansion, developing strategic partnerships, and planning and supporting local projects that benefit community economic development.*

#### **Contact:**

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### **About the Chatham-Kent Chamber of Commerce**

The Chatham-Kent Chamber of Commerce exists to cultivate a thriving business ecosystem and *collaborate with like-minded stakeholders so that members can broaden their economic horizons, inspire success, and contribute to a prosperous and vibrant community for generations to come.*

#### **Contact:**

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## Rural Community Growth & Investment Loan Program

Financing for Chatham-Kent Chamber of Commerce Members who are looking to achieve business growth and support. Loans to support rural businesses where they are needed most.

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### Overview

Rural businesses located within the Municipality of Chatham-Kent face many logistical challenges throughout the business life cycle. For some it is challenges to break into a bigger market, for others it is challenging to be more visible in their hometown, and for others it is simply to ensure they have enough inventory for when the season opens back up after the offseason.

If you are a small or medium-sized enterprise (SME) located within Chatham-Kent, be sure to check this out. This program is offered to you by a local Non-Profit Organization, Community Futures CK (CFCK). Celebrating 40 years in business in 2026, CFCK offers complementary business consultation for growth and investment opportunities.

One of CFCK biggest supports come from investments we provide in SME's located within our municipality. These investments are flexible and competitive, interest-bearing business loans available through an application process and reviewed and approved by local professionals.

If you have questions we have solutions, let us know what you are working on and we can support you in the next step with a Rural Community Growth & Investment Loan.

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### Loan Summary

Term	Details
Minimum Loan Amount	\$5,000
Loan Range	\$5,000 - \$20,000*
Repayment Term	Flexible based on individual approval
Interest Rate	Bank Prime plus 2 percent
Region Served	Businesses located within Chatham-Kent
Eligible Businesses	Available to Chatham-Kent Chamber of Commerce Members
Loan Partner	Community Futures CK

## Who this Loan Supports

### 1. Members who are established businesses looking for additional support

Some companies operate for years with no need for financial support. There may be an opportunity that comes their way and it is possible they do not have funding available from their own resources to act. A flexible business loan could often be the solution to creating a new revenue stream or addressing a concern that was identified with an existing revenue stream.

### 2. Members who are new start-ups looking to open a business within Chatham-Kent

Have you joined your local Chamber of Commerce for support as you begin to work on a business idea and move into operation, or have you recently opened your doors? Sometime the last thing you need to fully open to the public is capital. This could be required to finish your storefront, complete a build out, bring in the last piece of equipment or purchase additional inventory or materials for when operations begin.

The loan is for Chatham-Kent Chamber of Commerce Members who have identified a need for flexible financial support.

*\*Community Futures CK may also consider your loan as part of another loan program offered with the possibility of more comprehensive lending limits.*

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## Process

### Step 1: Readiness Support

Companies must have active memberships with the Chatham-Kent Chamber of Commerce and operations located within Chatham-Kent. A complete Business Plan and Cashflow projections are required for all loan applications.

### Step 2: Loan Application

Members apply directly through Community Futures CK office located in Chatham.

Don't forget to mention this loan program for your special pricing.

Applications are completed online: [www.cfdck.on.ca](http://www.cfdck.on.ca)

CFCK is a lender who will follow their own due diligence process policy. This process is more flexible than your typical financial institution and is a person-to-person consultative approach to application and solution.

### Step3: Post-Financing Support

After a loan is approved and funded, CFCK professional Business Development Coordinators remain available to you for consultations and support.



***Community Futures CK***

***Long time member***



**Contact us :**

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